

Branch Office: SOLAPUR
Applicant: MAHARUDRA CHIDANAND MADACHNE
SWAMINI MAHARUDRA MADACHNE

Date: 17-Aug-2026
Ref No.: HOU/SOL/0826/5198973

Guarantor: N/A
Address: PLOT 12 GURUDEV DATT NAGAR PLOT NO GURUDEV DATT NAGAR, JULE SOLAPUR, JULE SOLAPUR, SOLAPUR, Solapur, MAHARASHTRA, 413004, Solapur, India
Email: mcmadachane@gmail.com
Version No.: 4
Contact No. 8657332828

Dear Sir/Madam,

With reference to your loan application dated 14-08-2026, we are pleased to inform you that we have in principle sanctioned your loan, on the broad terms and conditions as under/overleaf with special conditions, if any.

1. Purpose of Loan	Housing Loan, Housing
2. Loan Amount	INR 2500000 (INR Twenty Five Lakh Only)
Insurance Premium	INR 75000 (INR Seventy Five Thousand Only)
Total Loan Amount	INR 2575000 (INR Twenty Five Lakh Seventy Five Thousand Only)
3. Repayment Term	240 Months
4. Rate of Interest Scheme	Floating
5. PNBRRR *	13.15% per annum
6. Applicable Rate of Interest *	13.15% -4.75% = 8.40% per annum as on the date of execution of the loan agreement
7. Equated Monthly Instalment ("EMI") *	INR 22184 (INR Twenty Two Thousand One Hundred and Eighty Four Only)
8. Processing fees receivable:	INR 28321.18 (INR Twenty Eight Thousand Three Hundred and Twenty One Rupees And Eighteen Paise Only)
9. Sanction letter validity	90 days, from the date of this letter
10. Security	„ PLOT NO 15, „, OLD GAT NO 148/2 NEW GAT NO 327/2, „, SOLAPUR, KUMTHE VIVEKANAND VIHAR, Solapur, SOLAPUR NORTH, Solapur, MAHARASHTRA, India, 413004
11. Pre-payment Charges	As mentioned in MITC duly updated on the website
12. Overdue Charges	24% per annum

*Subject to change from time to time at the sole discretion of PNBHFL

SPECIAL CONDITIONS:

1. Ownership of property is to be with main applicant or jointly with co Applicant only
2. All property owners to be added in loan structure.
3. Subject to legal and technical clearance
4. Repayment from HDFC Bank ac no ***1055
5. Combined LTV should be restricted to 70 PC of Cost of Construction + Cost of Plot) or 100% of Cost of Construction whichever is lower
6. CRE declaration to be collected in PNBHFL format.
7. Aadhar to be verified with digi locker before disbursement
8. OSV to be done on Aadhar of applicant and co Applicant. The sourcing team member should also confirm that the customer has been met in person and the photo in Adhaar matches with the customer in person
9. Construction estimate and Plan to be verified by TSG team before disbursement
10. Positive Residence and Employment FI / FTE Visit report to be documented
11. 1. Approved map and construction estimate to be submitted; estimate to be vetted by our empanelled agency and internal technical team. 2. Disbursement for construction to be done in tranches as per the progress in construction stage as per recommendation by our empanelled agency.
12. Property being offered as collateral needs to be insured for the tenure of the loan
13. Acknowledged Key Facts Statement to be taken.

This Sanction Letter is subject to unconditional, absolute and irrevocable acceptance by the Borrower of the GTC*, and also available on PNBHFL's website (www.pnbhfl.com).

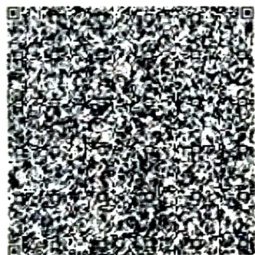


भारत सरकार
Government of India

भारतीय विशिष्ट ओळख प्राधिकरण
Unique Identification Authority of India

नोंदणी क्रमांक: / Enrolment No.: 2017/78117/85695

To
महारुद्र चिदानंद मडचाणे
Maharudra Chidanand Madachane
S/O Chidanand Madachane
A/Post Navindgi Ta - Akkalkot Jilha Solapur
bhaji market javal
Navindgi
Navindgi
Solapur Maharashtra - 413227
8657332828



आधार क्रमांक / Your Aadhaar No. :

0681
VID : 9191 2111 5706 8380

माझे आधार, माझी ओळख

भारत सरकार
Government of India



महारुद्र चिदानंद मडचाणे
Maharudra Chidanand Madachane
जन्म तारीख/DOB: 05/06/1993
पुरुष/ MALE

Issue Date: 18/06/2017

0681
VID : 9191 2111 5706 8380

माझे आधार, माझी ओळख



Government of India



माहिती

- आधार ओळखीचा पुरावा आहे नागरिकत्वाचा नाही
- सुरक्षित QR कोड / ऑफलाइन XML / ऑनलाइन प्रमाणीकरण वापरून ओळख सत्यापित करा.
- हे इलेक्ट्रॉनिक प्रक्रिये द्वारा तयार झालेले एक पत्र आहे.

INFORMATION

- Aadhaar is a proof of identity, not of citizenship.
- Verify identity using Secure QR Code/ Offline XML/ Online Authentication.
- This is electronically generated letter.

- आधार देशभरात वैध आहे
- आधार आपल्याला विविध सरकारी आणि खाजगी सेवा सुलभतेने घेण्यास मदत करते
- आपला मोबाइल नंबर आणि ईमेल आयडी आधारमध्ये अद्यावत ठेवा
- आपल्या स्मार्ट फोनमध्ये आधार घ्या - mAadhaar App वापरा

- Aadhaar is valid throughout the country.
- Aadhaar helps you avail various Government and non-Government services easily.
- Keep your mobile number & email ID updated in Aadhaar.
- Carry Aadhaar in your smart phone – use mAadhaar App.



भारतीय विशिष्ट ओळख प्राधिकरण
Unique Identification Authority of India



पत्ता:

S/O चिदानंद मडचाणे, भाजी मार्केट जवळ, मु/पोस्ट
नांदिगी ता - अक्कलकोट जिल्हा सोलापूर, महाराष्ट्र.
सोलापूर,
महाराष्ट्र - 413227

Address:

S/O Chidanand Madachane, bhaji market
javal, A/Post Navindgi Ta - Akkalkot Jilha
Solapur, Navindgi, Solapur,
Maharashtra - 413227

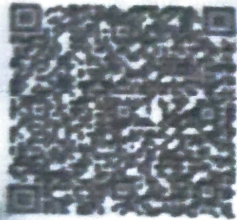


0681
VID : 9191 2111 5706 8380

आयकर विभाग
INCOME TAX DEPARTMENT



भारत सरकार
GOVT. OF INDIA



स्थायी लेखा संख्या कार्ड
Permanent Account Number Card
CYAPM1458C

नाम / Name

MAHARUDRA CHIDANAND MADACHANE

पिता का नाम / Father's Name
CHIDANAND MADACHANE

जन्म की तारीख / Date of Birth
05/06/1993

Chidachane

हस्ताक्षर / Signature



05/06/1993
Chidachane
PM1458C



भारत सरकार
Government of India



Aadhaar no. issued: 25/09/2011



स्वामीनी महारुद्र मडचाणे
Swamini Maharudra Madachane
जन्म तारीख/DOB: 13/05/2001
महिला/ FEMALE

आधार हा ओळखीचा पुरावा आहे. नागरिकत्व किंवा जन्मतारखेचा नाही.
हे फक्त पडताळणीसाठी वापरले जावे (ऑनलाईन प्रमाणीकरण किंवा QR कोडचे स्कॅनिंग/ ऑफलाईन XML)
Aadhaar is proof of identity, not of citizenship or date of birth. It should be used with verification (online authentication, or scanning of QR code / offline XML).

XXXX XXXX 6859

माझे आधार, माझी ओळख



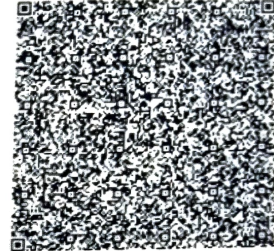
भारतीय विशिष्ट ओळख प्राधिकरण
Unique Identification Authority of India



Details as on: 13/04/2016

पत्ता:
मार्फत: महारुद्र मडचाणे, भाजी मार्केट जवळ, नाविंदगी,
नागनसूर, सोलापूर,
महाराष्ट्र - 413227

Address:
C/O: Maharudra Madachane, Bhaji Market Javal,
Navindgi, PO: Nagansur, DIST: Solapur,
Maharashtra - 413227



XXXX XXXX 6859

VID : 9174 0038 2650 7540

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✉ help@uidai.gov.in

🌐 www.uidai.gov.in

S. R. Javal Koti

OSV
Pranav
Pranav

आयकर विभाग
INCOME TAX DEPARTMENT

भारत सरकार
GOVT. OF INDIA

स्थायी लेखा संख्या कार्ड
Permanent Account Number Card

HJXPM7984J

नाम / Name

SWAMINI MAHARUDRA MADACHANE

पिता का नाम / Father's Name

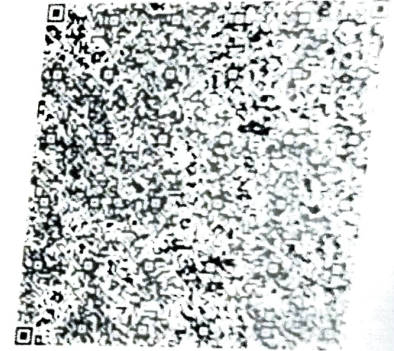
RAVINDRA SHIVSHANKAR JAVALKOTI

जन्म की तारीख /

Date of Birth

13/05/2001

S. R. Javalkoti

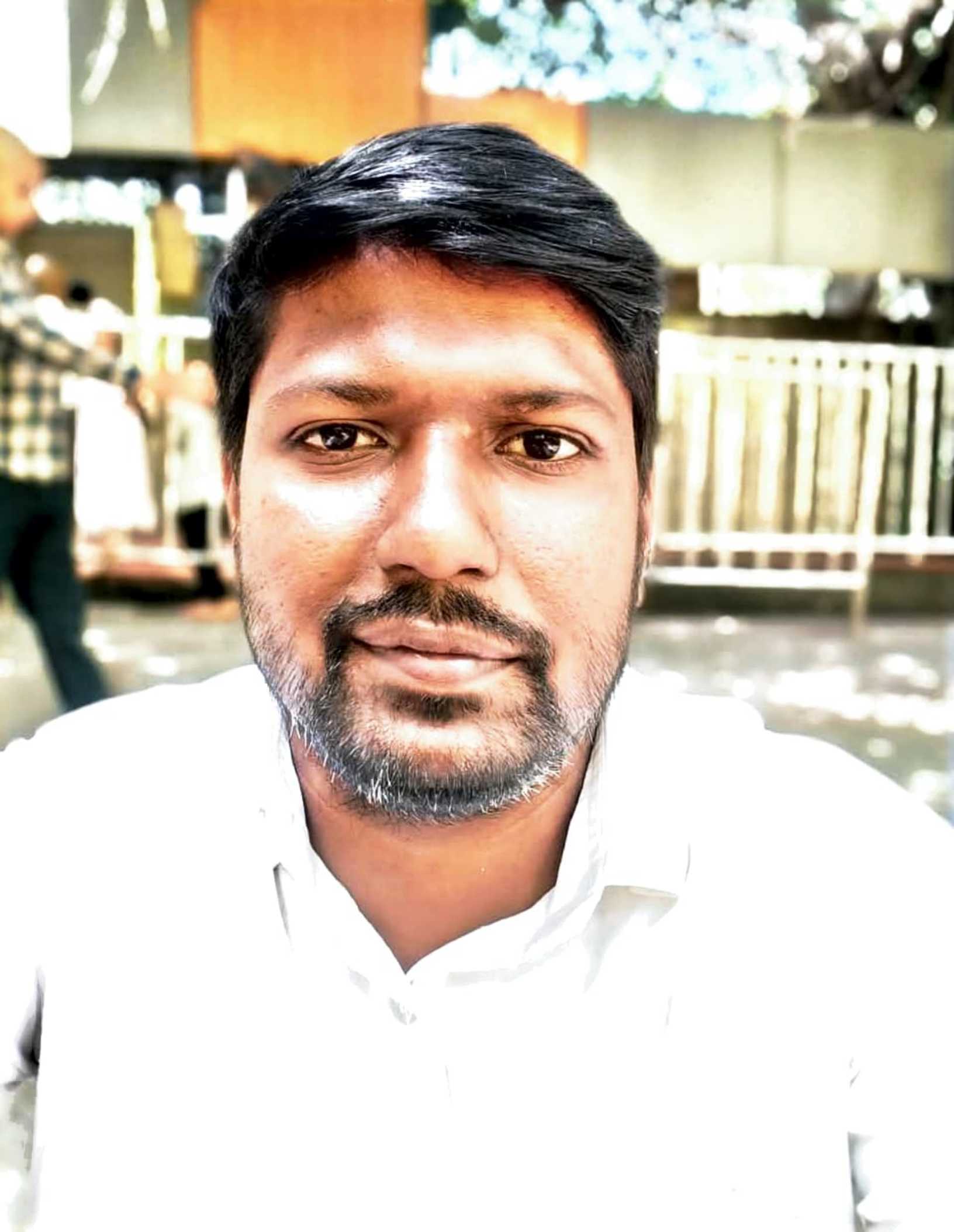


04042022

◀ PAN Application Digitally Signed, Card Not Valid unless Physically Signed

S R Javalkoti

OSV
S R Javalkoti
PM19292







Payment Successful

26 August 2026 at 04:33 PM



THINK BIGZ INITIATIVE PVT LTD

Vyapar

.169705262080@hdfcbank

₹22,400 Split Expense



View Details



Share Receipt